

Proposed NU Business Name: BANDURA DECORATOR-2

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Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	BISHOWJIT HALDER
Age	:	12-10-1985 (32 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	01 Brothers 3 Sisters
Address	:	Vill: Natun Bandura, P.O: Hasnabad, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BEDANA RANI HALDER
(iii) Father's name	:	LATE LAKHON CHADRA HALDER
(iv) GB member's info	:	Branch: Bandura, Centre # 32 (Female), Member ID: 3145/1, Group No: 10 Member since: 05/05/2005 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT: 2,940/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	12 years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01760-674517
Mother's Contact No.	:	01628-555748
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BEDNA RANI HALDER joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BANDURA DECORATOR-2
Location	:	Kumarbarilla Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,50,000/-
Financing	:	Self BDT 3,00,000(from existing business) 85% Required Investment BDT 50,000(as equity) 15 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Plate, etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

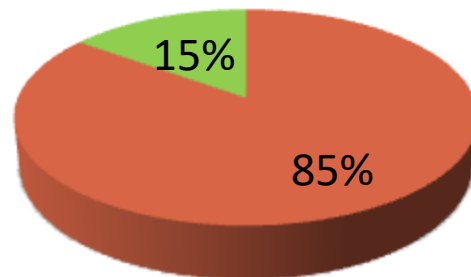
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decoration Item	2,000	60,000	7,20,000
Total Sales (A)	2,000	60,000	7,20,000
Less. Variable Expense			
Decoration Item	1,500	45,000	5,40,000
Total variable Expense (B)	1,500	45,000	5,40,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		300	3,600
Transportation		2,000	24,000
Salary (Self)		5,000	60,000
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		8,800	1,05,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	250	300	75,000	50	300	15,000	90,000
Table	50	2,500	1,25,000	10	2,500	25,000	1,50,000
Rice Pot	13	5,000	65,000				65,000
Plate	300	60	18,000				18,000
Others			17,000			10,000	27,500
Total			3,00,000			50,000	3,50,000

0% Source of Finance



- Entrepreneur's Contribution's :- 3,00,000
- Investor Investment's :- 50,000
- Total :- 3,50,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Studio Item	2,800	84,000	10,08,000	10,58,400	11,11,320
Total Sales (A)	2,800	84,000	10,08,000	10,58,400	11,11,320
Less. Variable Expense					
Studio Item	2,100	63,000	7,56,000	7,93,800	8,33,490
Total variable Expense (B)	2,100	63,000	7,56,000	7,93,800	8,33,490
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,500	7,000
Transportation		2,500	30,000	30,500	31,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		500	6,000	6,000	6,000
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		9,800	1,17,600	1,18,700	1,19,700
Net Profit (E) [C-D]		11,200	1,34,400	1,45,900	1,58,130
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,34,400	1,45,900	1,58,130
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,14,400	2,40,300
	Total Cash Inflow	1,84,400	2,60,300	4,25,430
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	1,14,400	2,40,300	4,05,430

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Kumarbarilla Bazar,
Nawabganj, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest







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FAMILY PICTURE

